

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Brooks M. Jones Jr.

Case No.: 08-15679-pmc

Chapter: 7

dba Brooks Jones Real Estate, dba Jones Real Estate, dba Roy, LLC–

Address:

2299 Grandview Ave. Apt. #4
Cleveland Hts., OH 44106

**Last four digits of Social–Security or Individual Taxpayer–
Identification No(s)./Complete EIN(if any):**

xxx-xx-2695

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: November 4, 2008
Form ohnb234

/s/ Pat E. Morgenstern–Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0647-1
Case: 08-15679

User: gnunn
Form ID: 234a

Page 1 of 2
Total Served: 47

Date Rcvd: Nov 04, 2008

The following entities were served by first class mail on Nov 06, 2008.

db +Brooks M. Jones, Jr., 2299 Grandview Ave. Apt. #4, Cleveland Hts., OH 44106-3168
tr +Brian A Bash, 3200 National City Center, 1900 East 9th Street, Cleveland, OH 44114-3404
17600428 +Alliance One, 1684 Woodlands Dr. #150, Maumee, OH 43537-4026
17600430 Beachwood Orthopedic & Physical Med, PO Box 93825, Cleveland, OH 44101-5825
17600432 +Citicard, 701 E. 60th St. N., Sioux Falls, SD 57104-0432
17600433 City of Berkley, Parking Customer Serv, PO Box 24453, Oakland, CA 94623-1453
17600434 +Cleveland Heights Water Dept, 40 Severance Circle, Cleveland, OH 44118-1501
17600435 +Countrywide Home Loans Inc., 7105 Corporate Drive PTX B-35, Plano, TX 75024-4100
17600436 +Distilla, 1608 E 24th St., Cleveland, OH 44114-4212
17600437 +Drs Alpern & Fried, 5825 Landerbrook #125, Cleveland, OH 44124-6533
17600438 Eastern Collection Corp, 1626 Locust Ave., Bohemia, NY 11716-2153
17600439 +Eric Kennedy, Weisman, Kennedy & Berris, 1600 Midland Building, 101 Prospect Ave. West, Cleveland, OH 44115-1093
17600440 First Franklin, PO Box 660598, Dallas, TX 75266-0598
17600441 +Forest City Tree, 1884 South Green Rd, Cleveland, OH 44121-4292
17600442 +Fredrick A. Lurie DDS, 2245 Warrensville Center Rd. #208, Cleveland, OH 44118-3156
17600443 +Green Road Pediatrics, Inc., 1611 South Green Rd. #35, South Euclid, OH 44121-4128
17600444 +Guardian Protection Services, 174 Thorn Hill Rd., Warrendale, PA 15086-7528
17600445 Home Depot, Processing Center, Des Moines, IA 50364-0001
17600447 Illuminating Company, PO Box 3638, Akron, OH 44309-3638
17600448 +John Mueller, Eaton Center, 1111 Superior Ave Suite 970, Cleveland, OH 44114-2529
17600449 +Kahn Kleinman, 2600 Erieview Tower, 1301 E. 9th St., Cleveland, OH 44114-1804
17600450 +Lawrence M. Davis, 2750 E. Overlook Dr., Cleveland, OH 44106-2844
17600451 +Lowenstein Durante Architects, 3109 Mayfield Rd. #201, Cleveland, OH 44118-1726
17600452 +Milica Jones, 2299 Grandview Ave, Cleveland Hts., OH 44106-3168
17600453 Montgomery Lynch, PO Box 21369, Cleveland, OH 44121-0369
17600454 NCO, PO Box 41466, Philadelphia, PA 19101
17600455 +NCO Financial Systems, 507 Prudential Rd., Horsham, PA 19044-2368
17600456 +NEORSD, PO Box 94550, Cleveland, OH 44101-4550
17600457 Northeast OH Regional Sewer, PO Box 81771, Cleveland, OH 44181-0771
17600458 +O'Brien Leasing Company, 5161 Mayfield Rd., Cleveland, OH 44124-2472
17600459 Ohio Department of Taxation, Bankruptcy Division, PO Box 530, Columbus, OH 43216-0530
17600460 +Option One Mortgage, 6501 Irvin Center Dr., Irvine, CA 92618-2118
17600461 +Parkview Federal, 30000 Aurora Rd., Solon, OH 44139-2728
17600462 +Pease & Associates, Inc., 1422 Euclid Ave Suite 801, Cleveland, OH 44115-2001
17600463 Rod Smith, 23545 Wagon Wheel Dr., Solon, OH 44139
17600464 Sears, P. O. Box 6282, Sioux Falls, SD 57117-6282
17600465 Sears, P. O. Box 6924, The Lakes, NV 88901-6924
17600466 +The CBE Group, 131 Tower Park #100, Waterloo, IA 50701-9588
17600467 +Time Warner Cable NE, PO Box 0901, Carol Stream, IL 60132-0001
17600468 Univ Hosp Lab Serv Foundation, PO Box 901967, Cleveland, OH 44190-1967
17600469 +Walter & Haverfield LLP, PO Box 75568, Cleveland, OH 44101-4755
17600470 +Walter Chapman, 2307 East Aurora Rd., Twinsburg, OH 44087-1958
17600471 Zone Telecom, Inc., PO Box 6308, Southeastern, PA 19398-6308

The following entities were served by electronic transmission on Nov 05, 2008.

17600429 Fax: 800-208-8123 Nov 05 2008 01:44:00 American General Finance, 600 N. Royal Ave., Evansville, IN 47715
17600431 EDI: CHASE.COM Nov 04 2008 21:53:00 Chase Mortgage, PO Box 830016, Baltimore, MD 21283-0016
17600446 EDI: IRS.COM Nov 04 2008 21:48:00 I.R.S., Special Procedures, PO Box 99183, Cleveland, OH 44199
17683133 EDI: RECOVERYCORP.COM Nov 04 2008 21:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
17600465 EDI: SEARS.COM Nov 04 2008 21:48:00 Sears, P. O. Box 6924, The Lakes, NV 88901-6924
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Park View Federal Savings Bank
cr WELLS FARGO BANK
cr Wells Fargo Bank, N.A.
aty* +Brian A Bash, 3200 National City Center, 1900 East 9th Street, Cleveland, OH 44114-3404
cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
TOTALS: 3, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0647-1
Case: 08-15679

User: gnunn
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2008

Signature:

